

State of California

Office of  
Risk and  
Insurance  
Management

# **Annual Report**

FISCAL PERIOD 1997-98

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# Introduction

## **WHAT IS ORIM?**

The Office of Risk and Insurance Management (ORIM), is part of the California Department of General Services (DGS)<sup>1</sup>. For over 40 years, ORIM has provided insurance procurement, claims adjusting services, safety training, loss control, contract management<sup>2</sup> and other risk management services for agencies within the State of California and for other public agencies. ORIM purchases over \$29 million of insurance premiums and manages \$45 million of self-insured claims for its government clients.

ORIM provides services either on an on-going or project-specific basis and is funded totally from fees charged to the various state agencies for its risk and insurance services. ORIM can also provide these services to cities, counties and joint power authorities.

ORIM is entirely distinct from the Department of Insurance (CDI)<sup>3</sup>, which regulates insurance commerce in California. ORIM operates as the risk management department for most state agencies and departments. By applying the principles of risk management, ORIM seeks to reduce the state's total cost of risk.

## **WHAT IS RISK MANAGEMENT?**

Risk management is the process of making and implementing decisions that will minimize the adverse effects of accidental and business losses on an organization. The risk management process includes: (1) identifying and analyzing exposures to accidental losses, (2) examining feasible alternative risk management techniques, (3) selecting and implementing the apparently best

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<sup>1</sup> <http://www.dgs.ca.gov>

<sup>2</sup> Including the management of (1) interagency agreements, such as the CDSS workers' compensation contracts (2) contract approval and review, such as for hazardous contracts and (3) new project contracts, such as OCIPs.

<sup>3</sup> <http://www.insurance.ca.gov>

risk management techniques, and (4) monitoring the results of the chosen techniques. In other words, risk managers determine where losses can occur and find appropriate mechanisms to eliminate or keep losses at manageable levels.

Techniques for handling exposures to loss include avoiding or eliminating activities that might cause a loss, controlling or preventing a loss, transferring the liability for a loss to someone else and financing expected losses through insurance or self-funding.

Avoiding or eliminating a loss is as simple as just not doing the activity that could cause a loss. Prevention generally involves modifying premises to keep the loss from occurring or to minimize the cost of losses that do occur. Control usually involves active participation in control activities such as safety management, compliance with Cal/OSHA requirements, safety meetings and safety incentives such as safety awards programs. When properly written, contracts may be used to transfer risk of loss to another person or entity, and risk financing can be accomplished by either purchasing insurance or self-funding. For many years, it has been the practice of the state to avoid purchase of commercial insurance except where it is required by statute, bond or contract.

ORIM helps state and public agencies manage their exposures to loss and reduce their total cost of risk. Loss exposures can include, but are not limited to, operation of motor vehicles on business, ownership of buildings or other personal property, planned functions and general operations of the agency. Loss exposures also can arise out of contractual arrangements with outside parties.

## **ORIM'S MISSION STATEMENT**

To create a partnership between the Office of Risk and Insurance Management (ORIM) and its clients and to act as a resource for quality risk management services to state agencies and other clients. On a consistent basis, ORIM shall provide continually improving services in a responsive and knowledgeable manner that results in a high degree of customer satisfaction.

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# Principal Accomplishments for Fiscal Period 1997–98

During the fiscal period 1997–98, ORIM accomplished the following:

1. Managed insurance programs worth \$29 million in premiums and adjusted self-insured claims worth \$45 million for the majority of state agencies.
2. Initiated the DGS-sponsored Senate Bill 1859, which allows state agencies to utilize owner-controlled insurance programs for public works projects
3. Entered into the Litigation Cost Containment compact with members of the Risk Management Partnership Program (RMPP).
4. Established a joint process with the Attorney General and CalTrans' Legal Division to provide early identification of claims likely to involve litigation.
5. Conducted a feasibility analysis to determine if we should implement document imaging and workflow automation for the Vehicle Liability Claims Unit.

## **1. MANAGED INSURANCE PROGRAMS WORTH \$29 MILLION IN PREMIUMS AND SELF-INSURED CLAIMS WORTH \$45 MILLION FOR THE MAJORITY OF STATE AGENCIES**

While state agencies are not required to purchase insurance through ORIM, most continue to do so. ORIM provides insurance and claims expertise in assisting state and public agencies with their insurance and risk management needs.

ORIM purchased insurance for more than 50 state agencies and 2 public entities during the period July 1, 1997 through June 30, 1998.

ORIM managed the state's self-insured motor vehicle liability claims. In addition, we provided claim adjusting services for general liability claims for the County of Sacramento, Department of Social Services<sup>4</sup>, Department of Veterans Affairs<sup>5</sup> and California State University<sup>6</sup>.

TABLE 1

ORIM'S TEN LARGEST INSURANCE PROGRAMS		
DEPARTMENT/AGENCY	INSURANCE PROGRAM	1997-98 ANNUAL PREMIUMS
Department of Veterans Affairs	Life and Disability	\$10,803,146
Department of Personnel Administration	Life, Disability, Accident	\$8,651,254
Department of Veterans Affairs	Homeowners Property Catastrophe	\$3,205,547
California Housing Finance Authority (CHFA)	Earthquake and Flood	\$2,556,655
Business Enterprise Program (DOR)	Life/Health and Property/Liability	\$1,007,841
Department of Corrections	Property and Liability	\$927,438
State Master Policy	Liability & Excess	\$259,673
State Teachers Retirement System (STRS)	Fiduciary and Bond	\$253,139
State Master Policy	Property	\$231,282
Capitol Area Development Authority (CADA)	Package and Liability	\$190,280
Total		\$28,086,255

A summary of the insurance policies purchased by ORIM for all state and government agencies is provided in the Appendix.

## 2. INITIATED THE DGS-SPONSORED SENATE BILL 1859, WHICH ALLOWS STATE AGENCIES TO UTILIZE OWNER-CONTROLLED INSURANCE PROGRAMS FOR PUBLIC WORKS PROJECTS.

An Owner-Controlled Insurance Program (OCIP), also known as a "wrap-up", is widely used in the United States and other countries to provide insurance for large construction projects. An OCIP is an insurance program under which a project owner, such as the State of California, provides selected insurance coverages to contractors and subcontractors of all tiers. The insurance coverages most commonly included are workers' compensation, general liability, umbrella/excess liability, and builders' risk insurance, also referred to as course of construction (COC) insurance.

Some potential advantages of an OCIP include: lower construction cost as a result of volume purchasing and lower losses; broader insurance coverage and higher limits for contractors which results in better protection for the owner;

<sup>4</sup> <http://www.dss.cahwnet.gov>

<sup>5</sup> <http://www.ns.net/cadva>

<sup>6</sup> <http://www.calstate.edu>

improved claims coordination and reduced litigation between contractors and subcontractors; less time spent on obtaining insurance certificates from contractors; and elimination of insurance requirements as an impediment to contractor bidding.

Under previous law, the State of California was prohibited from utilizing an OCIP in its public works projects, even though OCIPs offer the potential for significant cost savings. As a result, ORIM initiated a change in Government Code 4420 in order to allow the state and other public entities to build using OCIPs, effective January 1, 1999.

**3. ENTERED INTO THE LITIGATION COST CONTAINMENT COMPACT WITH MEMBERS OF THE RISK MANAGEMENT PARTNERSHIP PROGRAM (RMPP).**

The RMPP is a group within the Government Partnership Project, which entered into the Sacramento Area Public Agencies Litigation Cost Containment Program. RMPP consists of the State Risk Manager and the risk managers from the City of Sacramento<sup>7</sup>, County of Sacramento<sup>8</sup>, Sacramento Regional Transit District (RT)<sup>9</sup> and Sacramento Municipal Utility District (SMUD)<sup>10</sup>

The risk managers of each entity, in signing the Litigation Cost Containment compact on September 24, 1997, agree that, wherever possible, the parties involved will meet and confer with each other on issues where the parties may otherwise litigate against each other. The goal is to reach amicable settlement as quickly as possible and reduce the overall cost of litigation.

**4. ESTABLISHED A JOINT PROCESS WITH THE ATTORNEY GENERAL AND CALTRANS' LEGAL DIVISION TO PROVIDE EARLY IDENTIFICATION OF MOTOR VEHICLE ACCIDENT CLAIMS LIKELY TO INVOLVE LITIGATION.**

A joint process was conceived, developed and implemented to provide prompt legal defense for claims most likely to involve litigation. ORIM, the Attorney General and the legal division at Caltrans work together to identify potential litigious cases and manage the claims throughout the pre-litigation phase. For the most part, the process considers the severity of claims, complex liability

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<sup>7</sup> <http://www.sacto.org>

<sup>8</sup> <http://www.co.sacramento.ca.us>

<sup>9</sup> <http://www.sacrt.com>

<sup>10</sup> <http://www.smud.org>



issues and claims where the state appears to have minimal liability. Other claims are reviewed for potential litigation on a case-by-case basis.

**5. CONDUCTED A FEASIBILITY ANALYSIS TO DETERMINE IF DOCUMENT IMAGING AND WORKFLOW AUTOMATION FOR THE VEHICLE LIABILITY CLAIMS UNIT SHOULD BE IMPLEMENTED.**

With the assistance of an outside consultant, ORIM examined the claims processes for efficiency and effectiveness and reviewed both non-technology and technology based changes to the claims workflow. The team identified and implemented a number of cost-effective changes to improve and automate workflow, while various personnel and process-oriented solutions eliminated the need to purchase new document imaging technology.

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# Major Programs and Services

ORIM provides risk and insurance services to state and other public entities on an ongoing or project-specific basis. The goal is to help agencies manage their exposures to accidental loss arising from such sources as general operations, employment, motor vehicle fleets, property ownership, asset financing and contractual commitments. ORIM's principal services to other agencies include:

1. **Insurance Procurement** — Purchasing and monitoring \$29 million of insurance policies for the majority of state agencies. ORIM also purchases a number of insurance policies for other public agencies
2. **Claims Administration** — Processing over 6,500 accident reports and adjusting over 2,700 claims annually for the state's motor vehicle fleet. Managing the general liability claims of several public agencies.
3. **Safety and Training Services** — Providing defensive driver training, basic safety training, Cardio-Pulmonary Resuscitation (CPR) and first aid training classes for state and public agencies.
4. **Vendor Management** — Assisting public agencies identify and select risk management services, conduct Request For Proposals (RFP) and monitor performance of vendors.
5. **Contractual Review** — Assisting public agencies with risk retention or contractual risk transfer by reviewing contracts and recommending appropriate language.
6. **Risk Consulting** — Reviewing potential risks and recommending loss control, alternative procurement and risk transfer mechanisms.

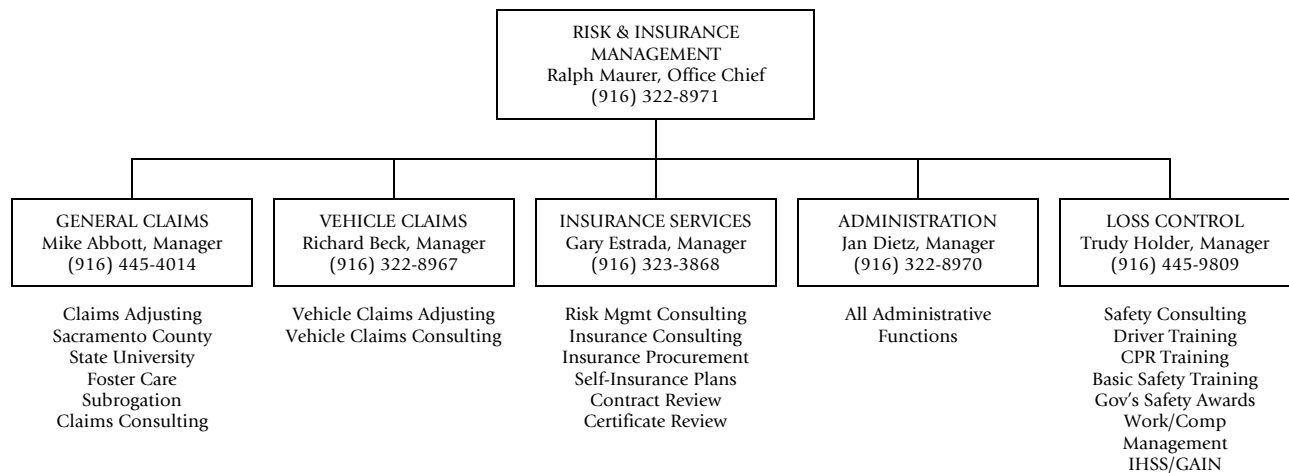
As shown in the organization chart on the following page, ORIM is divided into four major operating units that provide insurance and risk management services to state agencies:

- ◆ Insurance Services Unit
- ◆ Loss Control Unit
- ◆ Vehicle Liability Claims Unit
- ◆ General Liability Claim Unit

Department of General Services  
OFFICE OF RISK AND INSURANCE MANAGEMENT

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The above operating units are supported by an Administrative Unit. Descriptions and key statistics for the four operating units and three special programs (Department of Social Services, Department of Veterans Affairs, Business Enterprise Program) follow.

## 1. INSURANCE SERVICES UNIT

ORIM procures insurance policies from most state agencies. On a total premium basis, ORIM's largest client is the Department of Veterans Affairs (CDVA). ORIM assisted CDVA in negotiating a life and disability insurance program with annual premium of \$11 million in FY 97-98. ORIM also places insurance for two CDVA homeowners programs with total premiums of \$3.2

million. ORIM's second largest client is the Department of Personnel Administration (DPA)<sup>11</sup>. ORIM purchased life, accident and disability policies for the DPA with total premiums of \$8.7 million.

In addition to administering insurance and risk management programs, ORIM serves as consultants to State and other public agency managers. As consultants, ORIM provides analysis and advice in a wide range of topics related to insurance issues, self-insurance, safety issues, such as loss prevention and reduction, and other risk management matters involving financial considerations. In some cases, consultants may be called upon to answer a technical question on the telephone, while in other cases they may write a formalized report.

In all, ORIM serves the insurance and risk management needs of the majority of state departments. A summary of all the insurance premiums purchased or negotiated by ORIM for the past three years is shown in the Schedule of Insurance Premiums at the end of this report.

## **2. LOSS CONTROL UNIT**

The Loss Control Unit administers the state's defensive driver training, basic safety training and first aid/CPR training programs. The defensive driver training and first aid/CPR training programs are available to state agencies, public entities and non-profit organizations. Table 2 summarizes training statistics for the 1997-98 and the two prior fiscal periods.

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<sup>11</sup> <http://www.dpa.ca.gov>

TABLE 2

PROGRAM/PERSONNEL TRAINED FISCAL YEARS 1995-96, 1996-97 and 1997-98				
		FY 1995-96	FY 1996-97	FY 1997-98
<b>1. BASIC SAFETY TRAINING</b>				
Safety Coordinators Trained		56	51	45
<b>2. DEFENSIVE DRIVER TRAINING</b>				
State Employees	—Classroom	20,935	18,499	21,940
	—Individual	14	20	42
Subtotal		20,949	18,519	21,982
Other Public Employees	—Classroom	1,973	3,413	3,095
	—Individual	6	27	62
Subtotal		1,979	3,440	3,157
Total Defense Driver Training		22,928	21,959	25,139
<b>3. BASIC FIRST AID/CPR TRAINING</b>				
State Employees		3,289	3,147	2,439
Other Public Employees		17	144	54
Subtotal		3,306	3,291	2,493
CPR Recertification (First Aid included)		not provided	567	348
Total Basic First Aid/CPR/Recertification		3,306	3,858	2,841
<b>TOTAL ALL PROGRAMS (1+2+3)</b>		<b>26,290</b>	<b>25,868</b>	<b>28,025</b>

The Loss Control Unit also manages three workers' compensation programs for the Department of Social Services (CDSS). These programs, In-Home Supportive Services (IHSS), California Work Opportunity and Responsibility to Kids (CalWORKs) and Food Stamp Employment Training Program (FSET), will be discussed in further detail later in this report.

In addition to training classes and workers' compensation claims management, the Loss Control Unit conducts the annual Governor's Employee Safety Awards (GESA), which recognizes departments, groups and individual state employees who excel in the areas of safety and loss control. The 18<sup>th</sup> Annual awards ceremony, held on August 21, 1998, recognized the achievements of 7 departments, 21 groups and 46 individuals. Other annual events include the Health and Safety Fair and the Poker Walk, which is a one-mile walk for prizes around the perimeter of Capitol Park.

The Department Safety Officer identifies, evaluates and makes recommendations regarding workplace hazards at all DGS' locations and assists other agencies in providing safety information and consulting. The Departmental Safety Officer also has an important role in combating workplace violence.

### **3. VEHICLE LIABILITY CLAIMS UNIT**

Since 1977, the State of California has been self-insured for its motor vehicle liability risks. ORIM administers a formal self-insurance program, which duplicates most of the functions of automobile insurance companies. The Vehicle Liability Claims Unit administers the State Motor Vehicle Liability Self-Insurance Program (VELSIP). In addition, the unit adjusts physical damage claims for vehicle owned of leased by the state for use by members of the legislature.

The claims adjusters determine if the state is at fault, evaluate the nature and extent of damages and negotiate settlements. Legal representation is handled by the Attorney General or by the Department of Transportation Legal Division.

### **4. GENERAL LIABILITY CLAIMS UNIT**

The General Liability Claims Unit administers the claims for the following programs:

- ◆ California State University (CSU) Risk Management Authority—Tort liability claims for all CSU campuses.
- ◆ California Department of Social Services—Tort liability claims for the Foster Family Home and Small Family Home Insurance Fund.
- ◆ County of Sacramento—Tort liability claims that do not exceed \$5,000.
- ◆ Subrogation—Vehicle damage recovery for state agencies and property damage recovery for DGS.

Table 3 summarizes ORIM's claims statistics for the last three fiscal years.

TABLE 3

CLAIMS UNIT STATISTICS COST OF CLAIMS EXCLUDING ADJUSTING AND LEGAL COSTS FOR ALL PROGRAMS			
PROGRAM	FY 1995-96	FY 1996-97	FY 1997-98
<b>MOTOR VEHICLE LIABILITY</b>			
Claims Opened	1,769	1,698*	2,784
Claims Closed	2,033	2,282*	3,557
Total Paid Claims	\$14,339,838	\$11,178,980*	\$12,935,599
Average Claim Cost	\$7,054	\$4,899*	\$3,637
<b>FOSTER CARE LIABILITY INSURANCE</b>			
Claims Opened	43	82*	50
Claims Closed	48	49*	48
Total Paid Claims	\$267,659	\$1,247,859*	\$1,247,506
Average Claim Cost	\$5,580	\$25,467*	\$25,990
<b>CSU RISK MANAGEMENT AUTHORITY*</b>			
Claims Opened (1/96-7/97 only)	162	1,673*	606
Claims Closed	92	968*	659
Total Paid Claims	\$9,823	\$101,535*	\$4,902,003
Average Claim Cost	\$107	\$105*	\$7,439
<b>SACRAMENTO COUNTY PROPERTY DAMAGE LIABILITY</b>			
Claims Opened (1/96-7/97 only)	169	507*	546
Claims Closed	127	454*	666
Total Paid Claims	\$27,447	\$157,838*	\$188,916
Average Claim Cost	\$216	\$348*	\$284
<b>TOTAL ALL PROGRAMS</b>			
Claims Opened	2,200	3960	3986
Claims Closed	2,357	3753	4930
Total Paid Claims	\$14,753,710	\$12,686,212	\$19,274,024
Average Claim Cost	\$6,260	\$3,354	\$3,910

\* Includes prior claims transferred into ORIM's claims system.

## 5. ADMINISTRATION UNIT

The Administration Unit is the main liaison between ORIM and other offices within DGS, the Administration Unit provides a wide range of administrative support for ORIM. Activities include:

- ◆ All fiscal matters, including development of the office budget
- ◆ Preparation of contract bids proposals and development of contracts
- ◆ Procurement of supplies and facilities operations
- ◆ Coordinating human resources functions such as employee benefits and recruitment
- ◆ Managing information technology
- ◆ Planning the annual risk management conference and publishing ORIM's newsletter.

## 6. MAJOR PROGRAMS

Major programs handled by ORIM include the following:

### ***California Department of Social Services (CDSS)***

ORIM manages three workers' compensation insurance programs on behalf of CDSS:

- ◆ In-Home Supportive Services (IHSS)
- ◆ California Work Opportunity and Responsibility to Kids (CalWORKs)
- ◆ Food Stamp Employment Training Program (FSET)

IHSS provides home health care to eligible aged, blind and disabled individuals who would otherwise be unable to care for themselves at home. The home care providers, while not employees of the state, are considered employees for workers' compensation purposes.

CalWORKs is California's welfare-to-work program, which replaced the Greater Avenues for Independence (GAIN) program. CDSS provides workers' compensation coverage for those individuals involved in unpaid, unsubsidized work activities.

Some individuals who receive food stamps are required to enroll in the FSET program. CDSS covers individuals in work activities connected with the program.

CDSS self-insured these programs and ORIM arranged for the workers' compensation claims in FY 97-98 and FY 98-99 to be adjusted via Interagency Agreement by State Compensation Insurance Fund. ORIM negotiated and managed the contracts, provided legislative analysis, maintained loss statistics, conducted claims audits for the programs and assisted CDSS with forecasting of workers' compensation costs.

A summary of the costs is provided in Table 4.



TABLE 4

IHSS AND GAIN STATISTICS			
PROGRAM	FY 1995-96	FY 1996-97	FY 1997-98
<b>IHSS</b>			
Number of Claims	1,089	960	1,067
Cost of Claims Paid	\$16,974,983	\$14,689,588	\$16,744,347
Average Claim Cost	\$15,588	\$15,302	\$15,693
<b>CalWORKs/GAIN</b>			
Number of Claims	202	277	259
Cost of Claims Paid	\$661,894	\$843,499	\$962,970
Average Claim Cost	\$3,277	\$3,045	\$3,718
<b>FSET</b>			
Number of Claims	N/A	N/A	0
Cost of Claims Paid	N/A	N/A	\$0
Average Claim Cost	N/A	N/A	N/A

### ***Department of Veterans Affairs – Cal-Vet Homeowners Program***

ORIM manages the self-insured fire, earthquake and flood claims adjusting for these coverages under the Cal-Vet's homeowners program. The programs provide broad fire and disaster indemnity protection with low deductibles and affordable premiums for more than 40,000 veterans in California. ORIM arranged for the claims in FY 97-98 and FY 98-99 to be adjusted by General Adjusting Bureau (GAB). A summary of claims statistics is provided in Table 5.

TABLE 5

CAL-VET/CDVA HOMEOWNER PROGRAM CLAIM STATISTICS			
PROGRAM	10/31/1995-96	10/31/1996-97	10/31/1997-98
<b>Fire &amp; Hazard</b>			
Number of Claims	4,707	3,111	3,500
Total Incurred Claims	\$9,475,221	\$6,568,964	\$6,996,184
Average Incurred Claim Cost	\$2,013	\$2,112	\$1,999
Premium Paid	\$618,813	\$622,000	\$531,547
	4/9/1995-96	4/9/1996-97	4/9/1997-98
<b>Earthquake &amp; Flood</b>			
Number of Claims	0	113	44
Total Incurred Claims	\$0	\$2,092,132	\$615,169
Average Incurred Claim Cost	\$0	\$18,514	\$13,981
Premium Paid	\$0	\$3,906,900	\$2,674,000

### ***Department of Rehabilitation—Business Enterprise Program***

The purpose of Business Enterprise Program (BEP) is to train, license and provide business opportunities to legally blind adults who operate vending stands and food-service facilities. This program, through the California

Department of Rehabilitation (DOR)<sup>12</sup>, is funded through state and federal funds.

ORIM manages the program for property and liability insurance covering the vendors' exposures. In addition, ORIM also arranges coverage for life, health and excess workers' compensation insurance for the vendors. A summary of insurance premiums is provided in Table 6.

TABLE 6

SCHEDULE OF INSURANCE PREMIUMS FOR THE BUSINESS ENTERPRISE PROGRAM (BEP)			
INSURANCE	FY 1995-96	FY 1996-97	FY 1997-98
Property & Liability	\$ 178,000	\$ 153,707	\$ 136,194
Excess Workers' Compensation	25,912	25,350	\$21,793
Life, Health & Disability	918,000	899,220	\$871,647
Total	\$1,121,912	\$1,078,277	\$1,029,634

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<sup>12</sup> <http://www.rehab.cahwnet.gov>

TABLE 7

SCHEDULE OF PROPERTY AND LIABILITY INSURANCE PREMIUMS			
	FISCAL PERIOD 1995-96	FISCAL PERIOD 1996-97	FISCAL PERIOD 1997-98
1a District Agricultural Association	\$ 16,400	\$ 10,971	\$6,055
22 District Agricultural Association		759	
Afro American Museum		6,097	5,389
Business Enterprise Program	203,912	179,057	136,194
California Museum Of Science & Industry	35,000	55,413	51,342
California PUC Commission	20,500		18,073
California State Building Authority	34,400	33,029	
California State University [CSU]	522,678		
California Towers	23,600	24,600	22,419
Capitol Area Development Authority	180,000	193,195	190,280
Century Freeway Housing			1,923
Conservation		3,414	927,438
Corrections	953,700	963,796	9,307
Developmental Disability Boards	15,900	11,825	1,483
Developmental Services		1,483	
Developmental Vocational Institute		2,839	44,721
East Bay State Building Authority	27,500	46,556	132,991
Equalization, Board of	133,000	130,457	12,784
Fish & Game Wildlife Management		9,985	21,191
Food & Agriculture	37,900	26,358	104,868
Franchise Tax	63,000	96,160	5,663
General Services (Reagan Office Building)	70,500		9,751
Governor's Office & Residence		10,519	15,000
Health & Welfare Agency Data Center	25,000	31,569	42,000
Highway Patrol	56,800	42,000	2,556,655
Housing Finance Agency	1,701,000	1,783,976	33,080
Joint Powers City Of San Bernardino	48,800	48,750	1,850
Just 4 Kids Center	1,877	1,894	38,484
Justice	25,140	40,123	13,845
Library & Courts Annex		17,473	49,742
Los Angeles State Building Authority	94,700	81,328	38,215
Lottery	60,800	53,984	79,090
Master Policies (Workers' Compensation) (BOE/FTB, et al)	177,000	110,658	30,000
Master Policy (Transit)		31,647	20,658
Metropolitan State Hospital	23,900	20,267	39,687
Military	17,400	19,471	25,115
Narcotics, Bureau Of	32,600	28,130	25,908
PERS	15,700	8,636	252
Resources Agency		240	131,075
San Francisco State Building Authority	18,900	130,842	8,104
San Joaquin Conservatory		6,959	62,361
Secretary of State Archives Building Complex & Parking		66,463	
Social Services		6,805	253,193
STRS	260,700	253,193	
Trade & Commerce Agency		17,331	20,042
Transportation		60,154	42,366
Veterans Affairs (Homeowners Catastrophe)	4,521,900	4,528,900	2,724,200
Water Resources	45,500	14,912	6,662
Miscellaneous Policies Under \$15,000 In Premium	113,100		
Total	\$9,578,807	\$9,212,218	7,959,456

TABLE 8

SCHEDULE OF LIFE, HEALTH AND DISABILITY INSURANCE PREMIUMS			
	FISCAL PERIOD 1995-96	FISCAL PERIOD 1996-97	FISCAL PERIOD 1997-98
Assembly Rules Committee	\$ 91,200	\$ 72,889	\$ 132,228
Bargaining Units 4, 9, 11, 12	86,969	80,064	83,106
Business Enterprise Program	918,000	899,220	899,220
DPA—Non-represented Employees (Accident Policy)	5,315	4,954	4,954
Employers Aviation (Various Departments)	13,181	13,009	10,317
Fish & Game	513	513	513
Forestry	32,100	22,536	18,000
Personnel Administration (Life & Disability)	7,505,300	8,253,149	8,646,300
Veterans Affairs (Credit Life & Disability)		12,825,000	10,803,146
Total	\$8,652,578	\$22,171,334	\$20,597,784

TABLE 9

SUMMARY SCHEDULE OF ALL INSURANCE PREMIUMS PROCURED BY ORIM			
	FISCAL PERIOD 1995-96	FISCAL PERIOD 1996-97	FISCAL PERIOD 1997-98
Life, Health and Disability	\$8,652,578	\$22,171,334	\$20,597,784
Property and Liability	\$9,578,807	\$9,212,218	\$7,959,456
Total	\$18,231,385	\$31,383,552	\$28,557,240

Table 10

SUMMARY SCHEDULE OF ALL SELF-INSURED CLAIMS MANAGED BY ORIM			
	FISCAL PERIOD 1995-96	FISCAL PERIOD 1996-97	FISCAL PERIOD 1997-98
Cal-Vet Homeowners Program (All Risk)	\$ 9,475,221	\$ 6,568,964	\$ 6,996,184
Cal-Vet Homeowners Program (Earthquake & Flood)	0	1,701,423	615,169
Department of Social Services (IHSS/GAIN)	17,636,877	15,533,087	17,707,317
Department of Social Services (Foster Care)	267,659	1,247,859	1,247,506
State Motor Vehicle Liability (MVIA) and all other programs	14,485,850	11,526,192	18,135,740
Total	\$41,865,607	\$36,577,525	\$44,701,916



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